

## Factors considered by the retirees in engaging in recreational activities

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### ***Abstract***

The objective of the research study was to determine the factors considered by the retirees in engaging in recreational activities. The study employed a convenience sampling method in selecting the respondents of the study from the five progressive barangays of Baliwag, Bulacan who are retirees from various public and private institutions. Survey questionnaire was the primary data gathering instrument used in the study. Interviews were done to crosscheck certain responses found in the questionnaire checklist. Based on the results of the study, most of the respondents were moderately engaged in indoor games, hobbies, dining and relaxation, travel and social/community-based activities. The factors they considered in engaging in recreational activities are financial status, health status or condition and motivation or the benefits of engaging in a particular recreational activity. Among the (3) three factors, benefits of the recreational activity have a higher effect on the engagement of retirees towards recreational activities. It is recommended that travel agencies, hotels and transport agencies create a unique kind of itinerary and provide special facilities to cater to the needs of travelling retirees.

***Keywords:*** retirees, recreational activity engagement, financial status

## Factors considered by the retirees in engaging in recreational activities

### 1. Introduction

Recreational activities are services provided by the hospitality and tourism practitioners in the industry. A tour or a trip to anywhere for pleasure or leisure is a vital element for a better living. People should always find time for recreation as to be able to find a satisfaction in life after work or a form of rewarding oneself as a fruit of every hard work in life. Individuals do recreation to bring something new and to experience things that they have not done before. They also do recreation to anew oneself and to meet other acquaintances and develop friendship out of somewhere (Cruz, 2013). Recreational activities are endless that include sports, music, games, travel, reading, arts and crafts, and dance. Participants hope that their recreation pursuits can help them to balance their lives and refresh themselves from their work as well as other mandated activities such as housecleaning, child rearing, and so on (Hurd et al., 2011).

According to some researchers, recreation is an important part of an individual's social behavior. It plays a critical role in the lives of older adults by contributing to an improved quality of life. People who participate in recreational activities as senior citizens report significantly more life satisfactions than those who do not. Older individuals who participate in recreational activities have better coping behaviors in response to stressful life events and daily frustrations (McCluskey, 2010). Recreation benefits older generation in terms of emotional, cognitive, physical and therapeutic purposes (Petsche, 2014). Emotional benefits can generate positive feelings not only during the activity but also leading up to it. Cognitive benefits include mental stimulation such as mental exercise can help to ward off cognitive impairment. Physical benefits may include maintenance or enhancement of one's physical endurance and energy level, range of motion of joints, eye-hand coordination, fine and gross motor skills, flexibility and strength. Therapeutic recreation helps individuals find ways to re-engage in former activities or find new activities that match their needs, interests and strengths.

In comparison with the younger generation, retirees are considered to have a more disposable income and time to spend on recreation and travel than millennial of today. Their availability to engage in recreational activities associated with travel and tourism signifies a bright future for the industry. Retirees' contribution to travel constitute a large number in tourism growth and development. Younger generation cruise in a short period of time. The reason of short cruises is because they may be having modest income for they have allotted a specific budget for their leisure time. Since younger generation just started their lives, they are more likely to work full-time and do not have more time to spend in recreational activities. Conversely, with the older generation, what we refer to us today as the baby boomer, are likely to have their time on their hands with some financial support to spend for their travel and recreational activities. As the baby boomer generation begins to retire and pursue travel or other luxuries, their impact on the travel industry should provide a steady stream of income for the next few decades. As cited by Kiran (2014), older people have sufficient time to do what they want to do and can access an adequate range of opportunities for leisure and recreation. It has been also proven that retirees are more interested in going on cruises and engage in other recreational activities than any other age demographic because the pace is slow and there are no fixed schedules to follow. In year 2012, four out of every five leisure travelers were those between the ages of 50 and 70 (Deen, 2013).

In the Philippine setting, Filipino retirees may rely on their pension or on their children about spending on the recreational activities of their choice. It is a Filipino practice that the heavier weight of the responsibility of caring for the elderly is on the shoulders of families, not on the State. The pension system benefits only those who have been employed in formal and regular work – something which comparatively few people enjoy (De Leon, 2014). The Philippine pension system currently caters only to salaried formal sector workers through contributory schemes, without pension, senior citizens are forced to continue working. Based on estimates of the Coalition of Services of the Elderly (COSE), some 40% of Filipino senior citizens are still left behind in

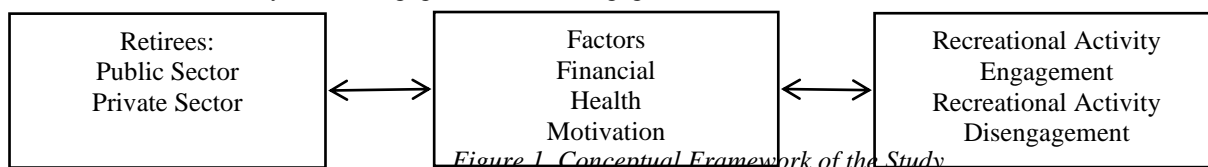
government efforts to provide social protection for the sector. In the year 2016, only 29% of the elderly Filipinos were covered by the SSS (Social Security System) or GSIS (Government Service Insurance System) pension program, according to the Coalition of Services of the Elderly (Passion, 2017). Recreational activities play a vital role in our living today. The stress and responsibility of a grown up adult must be remunerated with wonderful memories that they can treasure forever. People get to work and spend almost their lifetime in their career chosen field. Everyone must spend some time in engaging in recreational activities together with family and friends. As an offspring of a newly retired individual, the researcher conducted this research study to explore the factors considered by the retirees in engaging in recreational activities and also to gather information relevant for the hospitality and tourism industry.

**2. Theoretical Framework**

**Activity Theory** - The activity theory of aging proposes that older adults are happiest when they stay active and maintain social interactions. The theory was developed by gerontologist and scholar of aging, Robert J. Havighurst in 1961. These activities, especially when meaningful, help the elderly to replace lost life roles after retirement and, therefore, resist the social pressures that limit an older person’s world. The theory assumes a positive relationship between activity and life satisfaction. Activity theory reflects the functionalist perspective that the equilibrium, that an individual develops in middle age, should be maintained in later years. The theory predicts that older adults that face role loss will substitute former roles with other alternatives. Five decades of gerontological research, however, suggest that the activity model is more accurate. Not only is activity beneficial for the community, but it engages older adults and allows them to socialize with others. This increases feelings of self-worth and pleasure, which are important for happiness and longevity.

**Disengagement Theory** - The disengagement theory of aging claims that it is natural and acceptable for older adults to withdraw from society and personal relationships as they age. The theory further suggests that society responds to the elder’s disengagement with a sort of mutual recognition that the elder will soon pass and society must prepare to function in their absence. As such , the theory argues that it is natural and acceptable for older adults to withdraw from society(Functionalist Perspective on Aging). Disengagement theory was the first theory of aging developed by social scientists. It was originally formulated by Elaine Cumming and Warren Earl Henry in their 1961 book Growing Old. In Growing Old, Cumming and Henry develop a logical argument for why older adults would naturally disengage from society.

**Conceptual Framework** - The study aimed to determine the factors considered by the retirees in engaging in recreational and analyze their engagement and disengagement to recreational activities.



Financial status is mainly affected by the person’s income, but also includes several other elements, such as assets, savings, property, number of dependents, pension and/or pension arrangements (presence or absence of incentives). Health can be considered in terms of a person’s body structure and function and the presence or absence of disease or symptoms (Blackwood et al., 2016). Self-assessed health status is a commonly used measure of overall health which reflects a person's perception of his or her own health at a given point in time. Motivation is an emotion or desire within a person causing that person to act. As cited by (Jefferson,1999), approaches to understanding motivation differ because many individual theorists have developed their own views and theories. In attempting to understand why people behave the way they do, it should first be understood that behaviors are not driven by a single, pervasive motivation. Considering the financial status, health status and motivation, the retirees might either be engaged or disengaged in recreational activities.

### 3. Methods

**Research Design** - The research study employed the descriptive research method. According to Saunders et al. (2007), descriptive study or research is to portray an accurate profile of persons, events or situations. In descriptive research, the problem is structured and well understood base on a previous understanding of the research problem and it may also include more than one variable. The present study aimed to determine the factors considered by the retirees in recreational activity engagement. Interview using structured questions was also conducted to support the results of the survey using questionnaire-checklist

**Research Locale** - The study was conducted at Baliwag, Bulacan. It has a total land area of 45.05km with a total population of 155, 523. It is classified as a first-class municipality and an ideal place among opportunity seekers for both agricultural and industrial endeavors. The town is presently subdivided into twenty seven (27) political barangays that are ranging from urban to high urban classifications (baliwag.gov.ph, 2018).

**Respondents of the Study** - Retirees from the private sectors and government sectors residing in Baliwag, Bulacan were the respondents of the study. The researcher distributed the validated and pilot tested the questionnaires to 205 retirees from private companies/institutions and government institutions with different work or job specializations. The study utilized a convenience sampling method wherein the retirees were chosen from the five most progressive barangays within Baliwag as participants. Convenience sampling is a type of non probability sampling in which people are sampled simply because they are "convenient" sources of data for researchers (Lavrakas, 2008).

**Table 1**

*Frequency and Percentage Distribution of Respondents According to Classification*

Retiree Classification	Frequency	Percentage
SSS	103	50.2
GSIS	102	49.8
TOTAL	205	100%

Results of the study showed that SSS retirees were consisted of 103 respondents or 50.2% of the sample population while GSIS retirees were comprised of 102 respondents.

**Table 2**

*Frequency and Percentage Distribution of Respondents According to Gender*

Gender	Frequency	Percentage
Female	119	58
Male	86	42
TOTAL	205	100%

Table 2 showed that female respondents are greater in number with a frequency of 119 or 58% than that of male respondents with 86 respondents.

**Table 3**

*Frequency and Percentage Distribution of Respondents According to Age*

Age	Frequency	Percentage
60-64 y/o	50	24.4
65-69 y/o	69	33.7
70-74 y/o	44	21.5
75-79 y/o	31	15.1
80-84 y/o	8	3.9
85-89 y/o	3	1.5
TOTAL	205	100%

As presented in Table 3, respondents whose age ranges from 60-64 y/o were comprised 50 or 24.4% of the population and 65-69 y/o has a frequency of 69 or 33.7%. Ages range from 70-74 y/o covered 44 or 21.5%, while ages from 75-79 y/o represented 31 or 15.1%. Respondents whose age ranges from 80-84 y/o has a total

number of 8 or 3.9% and ages ranges from 85-89 y/o comprised of 3 or 1.5%

**Table 4**  
*Frequency and Percentage Distribution of Respondents According to Barangay*

Barangay	Frequency	Percentage
Poblacion	40	19.5
Sabang	42	20.5
Concepcion	41	20.0
Sta. Barbara	41	20.0
Makinabang	40	19.5
Not Indicated	1	.5
TOTAL	205	100%

Table 4 presented the frequency and percentage distribution of the respondents per barangay: Barangay Sabang with 42 or 20.5% followed by Concepcion and Sta. Barbara with 41 or 20.0% and Poblacion and Makinabang with 40 or 19.5% respondents and the remaining 1 or .5% received no response.

**Table 5**  
*Frequency and Percentage Distribution of Respondents According to Civil Status*

Civil Status	F	%
Single	24	11.7
Married	107	52.2
Separated	9	4.4
Widowed	63	30.7
Not Indicated	2	1.0
TOTAL	205	100%

As shown in Table 5, married respondents has the most number of responses with 107 or 52.2% respondents followed by widowed with 63 respondents; Singles were only 24 or 11.7% and 9 or 4.4% were separated.

**Table 6**  
*Frequency and Percentage Distribution of Respondents According to Number of Children*

Number of Children	Frequency	Percentage
1-3	97	47.3
4-6	75	36.6
7-9	4	2.0
10-12	2	1.0
0	16	7.8
N/A	11	5.4
TOTAL	205	100%

In table 6, respondents with 1-3 number of children covered 97 or 47.3% which comprised of almost half of the sample population; seventy-five (36.6%) of the respondents have 4-6 children followed by 16 (7.8%). Respondents with no children, 4 respondents have 7-9 children or 2.0% while 2 of them have 10-12 children.

**Table 7**  
*Frequency and Percentage Distribution of Respondents According to Highest Educational Attainment*

Highest Educational Attainment	Frequency	Percentage
Elementary	18	8.8
High School	41	20.0
College	114	55.6
Graduate (Masteral)	11	5.4
Doctoral	2	1.0
Vocational	5	2.4
Others	12	5.9
Not Indicated	2	1.0
TOTAL	205	100%

Based on the results of the study, more than half (55.6%), of the respondents finished college followed by high school graduates with 41 respondents and elementary graduates with 18 respondents (8.8%). Eleven respondents (5.4%) finished master's degree while two respondents finished doctorate degree.

**Table 8***Frequency and Percentage Distribution of Respondents According to Previous Employment / Position*

Previous Employment / Position	Frequency	Percentage
Teacher/Professor	45	22.0
Principal	3	1.5
Police/Security Guard/Soldier Army/PNP	19	9.3
Self Employed/ Businessman	19	9.3
Admin Aide/Office Assistant/ Gov't Staff/ Gov't Employee/ BTI Employee/ Clerk/ Secretary/Accounting Staff/Encoder	49	23.9
Driver	5	2.4
Factory Worker / Merchandiser / Sewer / Helper / Construction/ Meat Vendor /Utility /Mechanic	39	19.0
Nurse/Midwife/Doctor	9	4.4
Supervisor/Store Manager/Director Administrator	12	5.9
Accountant	2	1.0
Not Indicated	3	1.5
TOTAL	205	100%

As presented in Table 8, 49 or 23.9% of the respondents were office workers from private and government sectors, while 45 or 22.0% were teacher/professors both from public and private sectors. Thirty nine of the respondents were previously employed as factory workers, sewer and helper. Meanwhile, 19 or 9.3% of them were uniformed personnel and another 19 respondents were businessmen. Other previous employment/job positions include principals, doctors, supervisors, nurse, accountants, managers, directors, and administrators. . Baliwag is classified as a first-class municipality and an ideal place among opportunity seekers for both agricultural and industrial endeavors (baliwag.gov.ph). Most of the retirees are office workers and those which belong in different field of specialization.

**Table 9***Frequency and Percentage Distribution of Respondents According to Monthly Pension*

Monthly Pension	Frequency	Percentage
Below P3,000	38	18.5
P3001 – P6,000	36	17.6
P6,001 – P9,000	47	22.9
P9,001 – P12,000	28	13.7
P12,001 – P15,000	19	9.3
P15,001 – P18,000	12	5.9
P18,001 – P21,000	40	4.9
P21,001 – P25,000	5	2.4
Over P25,000	6	2.9
Not Indicated	4	2.0
TOTAL	205	100%

Of the 205 respondents, 47 were receiving a monthly pension of P6,001–P9,000 ;40 received a monthly pension of P18,001–P21,000; 38 were receiving a monthly pension of below P3,00; 36 were receiving a monthly pension of P3001–P6,000;28 received a monthly pension of P9,001–P12,000; 19 received a monthly pension of P12,001–P15,000; 12 received a monthly pension of P15,001–P18,000; 5 received a monthly pension of P21,001–P25,000; 6 received a monthly pension of over P25,000; 4 has not responded to the monthly pension category. Majority received a monthly pension of P6001-P9,000. Filipino retirees may rely on their pension about spending on the recreational activities of their choice. The pension system benefits only those who have been employed in formal and regular work something which comparatively few people enjoy (De Leon, 2014).

As presented in Table 10, 37 or 18.0% of the respondents have disposable income of P3,000 and below has; P3001–P6,000 with 36 or 17.6%; P6,001–P9,000 with 33 or 16.1%; P9,001–P12,000 with 21 or 10.2%; P12,001–P15,000 with 8 or 3.9%; P15,001–P18,000 with 7 or 3.4%; P18,001–P21,000 with 5 or 2.4%; P21,001 – P25,000 with 2 or 1.0%; Over P25,000 with 1 or.5%. Respondents with no response has a total number of 55 or 26.8%. Most of the frequency count indicated P12, 000 below as their disposable income.

**Research Instruments** - The researcher-made questionnaire checklist was utilized in gathering pertinent data in the study. It was prepared based on the researchers' readings of some related literature and previous

researches. The questionnaire is divided into (5) parts namely: profile of the respondents, financial factor, health factor, recreational engagement and motivation factor. The demographic profile of the respondents consisted of gender, age, marital status, number of children, barangay, highest educational attainment, previous employment, monthly pension and disposable income. Financial status included information about pension and income of the respondents while the health status contained questions about the respondent's physical and mental status. Meanwhile, the level of recreational engagement where measured in sports activities, indoor games, music, arts and craft, hobbies, dining and relaxation, travel, resource/nature base activities, social/community based activities that the respondents were engage with. The motivation factor determined the reasons why retirees engage in recreational activities. Interview guide questions was also prepared to facilitate the one-to-one interview with selected respondents. Interview with some retirees were done to cross check the responses in the survey questions.

**Table 10**

*Frequency and Percentage Distribution of Respondents According to Disposable Income*

Disposable Income	Frequency	Percentage
Below P3,000	37	18.0
P3001 – P6,000	36	17.6
P6,001 – P9,000	33	16.1
P9,001 – P12,000	21	10.2
P12,001 – P15,000	8	3.9
P15,001 – P18,000	7	3.4
P18,001 – P21,000	5	2.4
P21,001 – P25,000	2	1.0
Over P25,000	1	.5
Not Indicated	55	26.8
TOTAL	205	100%

**Validation of Questionnaires** - The questionnaire was validated by the researcher's adviser and 3 experts: (1) from the Baliuag University Quality Assurance Director ; (1) Department head and Professor of one University and (1) Officer from the Tourism Office of Baliwag. Revisions and changes were made prior to the distribution of questionnaires to the respondents. The researcher asked permission from the (5) barangay chairmen with their mother leader, Lingkod Lingap sa Nayon (LLN) and volunteer workers of the chosen barangays to administer the questionnaire to the respondents. Orientation and briefing were done to make sure that all the field researchers understood all the items on the questionnaire.

**Data Gathering Procedures** - The researcher asked permission from the barangay officials that a survey will be conducted in connection with the research study among the retirees of the selected barangays. The researcher sought the assistance of the barangay officials, LLN volunteers and mother leaders in the distribution and collection of the questionnaires from the respondents. Queries and concerns of the respondents were addressed by the researcher.

**Data Analysis and Statistical Treatment of Data** - The descriptive technique was utilized to analyze the data. Data gathered were entered in a spreadsheet application (Microsoft Excel) in preparation for statistical computations using SPSS for Windows (evaluation version 17.0). Frequency counts and weighted means were used to describe the respondents profile and the factors considered by the respondents inengaging in recreational activities. Narrative analysis of the data in the one-to-one interview of the respondents was also prepared. The researcher utilized Likert Scaling Technique to compute the frequency responses of the respondents. The mean responses of financial status and health status of the respondents, were tabulated and interpreted using the following scale:

Range of Mean Values	Scale Values	Interpretation
3.50 – 4.00	4	Strongly Agree
2.50 – 3.49	3	Agree
1.50 – 2.49	2	Disagree
1.00– 1.49	1	Strongly Disagree

With regards to the level of recreational engagement of the respondents, the mean responses were interpreted using the following scale: Strongly Engaged constituted responses “often, Moderately Engaged constituted responses “Sometimes” and Not Engaged constituted responses “Never”.

Range of Mean Values	Scale Values	Interpretation
2.35 – 3.00	3	Strongly Engaged
1.68 – 2.34	2	Moderately Engaged
1.00 – 1.67	1	Not Engaged

With regards to the motivation of the respondents in engaging recreational activities, the mean responses were interpreted using the following scale:

Range of Mean Values	Scale Values	Interpretation
2.35 – 3.00	3	Strongly Agree
1.68 – 2.34	2	Agree
1.00 – 1.67	1	Disagree

For the data processing procedures, frequency and percentage distribution, weighted mean and Pearson-r Correlation were used. Pearson r correlation is used to measure the degree of the relationship between linearly related variables (Lani, 2019).

#### 4. Results and discussion

**Table 11**

*Weighted Mean and Interpretation of the Responses According to Financial Status*

No.	Items	Mean	Verbal Interpretation
1	My pension is enough to support my needs	2.49	Disagree
2	I have other source of pension	2.42	Disagree
3	I have investment to support my needs.	2.01	Disagree
4	I have an apartment rental business	1.79	Disagree
5	I have a condominium unit	1.78	Disagree
6	I have bank savings, insurance and time deposit	3.23	Agree
7	I have saved from my previous employment.	3.15	Agree
8	I have extra budget for relaxation.	2.34	Disagree
9	I have a part-time job	2.41	Disagree
10	I have a business	2.05	Disagree
11	My children have a stable income.	2.56	Agree
12	My children support me financially.	2.55	Agree
13	My relatives support me whenever I want to spend a holiday	2.36	Disagree
14	I am willing to spend money for recreation	2.58	Agree
Average		2.41	Disagree

Legend: 3.50 – 4.00 =Strongly Agree; 2.50 – 3.49=Agree; 1.50 – 2.49=Disagree; 1.00– 1.49=Strongly Disagree

The table showed the weighted mean and verbal interpretation of the financial status of the respondents. In this table, Item 6, 7, 11, 12 and 14 got means of higher than 2.50 from the respondents having 3.23, 3.15, 2.56, 2.55 and 2.58 respectively and getting verbal interpretation of agree. Item 7 states that the respondents saved money from previous employment, item 6 indicates that the respondents have bank deposits, insurance and time deposit, item 11 and 12 stated that the respondents agreed that their children have stable income, thus they support them while item 14 contained that the respondents are willing to spend money for vacation. The least were items-number 5 having a mean of 1.78 while item 4 having mean of 1.79 and all items have verbal interpretation of disagree. The respondents disagreed that they have condominiums and apartment rental business. This was supported by Clark et al. (2002), which states that individuals might alter their retirement goals and/or change their retirement saving behaviour. A significant proportion of the respondents from his study indicated that they had revised their goals and planned to modify their saving and investments. Another statement was proven that in the Philippine setting, Filipino retirees may rely on their pension or on their children about spending on the recreational activities of their choice. The heavier weight of the responsibility of caring for the elderly is on the shoulders of Filipino families, not on the State (De Leon, 2014).

**Table 12***Weighted Mean and Interpretation of the Responses According to Health Status*

No.	Items	Mean	VI
1	I can still walk at my age	3.45	Agree
2	I can do jogging	3.14	Agree
3	I can give a sound decision	2.56	Agree
4	I can easily understand instructions	3.14	Agree
5	I can recognize things	2.56	Agree
6	I have no food restriction	2.15	Disagree
7	I can still do household chores	3.56	Agree
8	I can ride comfortably with different modes of transportation (taxi, bus, airplane, train, ships)	2.67	Agree
9	I feel healthy and sound	3.34	Agree
Average		2.95	Agree

Legend: 3.50 – 4.00 =Strongly Agree; 2.50 – 3.49=Agree; 1.50 – 2.49=Disagree; 1.00– 1.49=Strongly Disagree

Table showed the health status of the respondents which contains the mean and verbal interpretation among items presented. Among the items given, only item 6 received a verbal interpretation of disagree having a mean of 2.15 which states that the respondents have food restrictions. In fact, retirees become more health conscious and diet conscious because they have now enough time in preparing their breakfast or meals because they are not working. Moreover, in the article by Society of Actuaries (2017) it was stated that healthy eating has been linked to increased longevity, lower risk of heart disease, and protection against memory loss, but despite the benefits of a healthy diet, most retirees will maintain similar or less healthy eating habits in retirement. Meanwhile, all items received ratings higher than 2.50 which received verbal interpretation of agree. Item 7 got the highest mean of 3.56 which includes that the retirees can still do household chores. Item 1 followed item 7 which also indicated that the retirees can still walk with their age. Over all, the table demonstrated that the retirees were still active despite of their age.

**Table 13***Weighted Mean and Interpretation of the Responses according to Financial and Health Status of the Respondents*

Value	Mean	Interpretation
Financial Status	2.41	Disagree
Health Status	2.95	Agree

Legend: 3.50 – 4.00 =Strongly Agree; 2.50 – 3.49=Agree; 1.50 – 2.49=Disagree; 1.00– 1.49=Strongly Disagree

As seen in Table 13, the financial status obtained an overall mean score of 2.41 with an interpretation of *disagree* which implies that the financial status of retirees reflected by the predictors given above is low while health status of the respondents obtained an overall mean score of 2.95. with an interpretation of *Agree* which signifies that retirees are healthy despite of their current health status. Higher wages on an alternate job have been considered in only one study; they have a small negative effect on retirement. Contributions to private pensions have not received empirical attention independent of benefit streams. Contributions to Social Security have been considered independently of Social Security benefits in one study, in which they were found to deter retirement. Higher Social Security benefits have an ambiguous effect on retirement and higher private pension benefits tend to encourage retirement though the evidence is somewhat mixed. According to the result, it seems that most retirees do not consider their pension enough to support their expenses specifically in engaging in recreational activities. On the health status, respondents tends to feel healthy, happy and stress-free despite of their age and health complaints/ailments associated to aging like high blood, arthritis and eye problems. This supports the study of Kiran (2014), stating that higher fitness levels, improved health and social interactions are few of the benefits of indulging in fun activities. It is therapeutic refreshment for both the mind and body.

Table 14 presents the ailments/health complaints of the respondents. The top three most common health complaints of the respondents are high blood pressure, arthritis and eye problem with 149, 112 and 93 responses respectively. According to Robert McCluskey (2010), physical recreation is especially important. Engaging in physical activity reduces almost every risk of disease, including heart disease, high blood pressure, colon cancer and diabetes. Participation in recreational activities also improves mental health.

**Table 14**  
*Frequency and Percentage Distribution of the Respondents' Ailments/Health Conditions*

Ailments/Health Condition of the Respondents	Frequency	Percentage
High Blood Pressure	149	72.7
Arthritis	112	54.6
Eye Trouble	93	45.4
Diabetes	61	29.8
Foot or Limb Problems	57	27.8
Ear Trouble	42	20.5
Heart Trouble	33	16.1
Breathing Problems	32	15.6
Dental Problems	32	15.6
Stomach Trouble	30	14.6
Emotional Problems	30	14.6
Stroke	19	9.3
Skin Trouble	19	9.3
Bladder Problems	18	8.8
Kidney Trouble	12	5.9
Cancer	9	4.4
Thyroid Trouble	9	4.4
Palsy	4	2
Others	0	0

**Table 15.1**  
*Weighted Mean and Interpretation of the Responses According to Sports Activities*

Items	Mean	Verbal Interpretation
1. I participate in swimming activity	1.23	Not Engaged
2. I play bowling	1.32	Not Engaged
3. I play tennis	1.07	Not Engaged
4. I play golf	1.02	Not Engaged
5. I play badminton	1.68	Moderately Engaged
6. I go biking	2.45	Strongly Engaged
7. I go trekking	1.08	Not Engaged
Average	1.41	Not Engaged

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

Previous table presented that respondents are suffering mainly from arthritis and high blood pressure. Due to decreasing stamina of the retirees, the table reveals that the respondents have low engagement in terms of sports activity with mean of 1.41 and verbal interpretation of not engaged. Only item 6 with mean of 2.45 received a high engagement which indicated that the retirees are strongly engaged in biking since the sport activity is available. Moreover, item 5 which indicates that retirees are moderately engaged in playing badminton that is present in the area of the study. Moreover, engaging in recreational activities may reduce the likelihood of developing chronic diseases, some cancers and some forms of dementia, or delays their progression.

**Table 15.2**  
*Weighted Mean and Interpretation of the Responses According to Indoor Games*

Items	Mean	Verbal Interpretation
1. I play bingo	1.88	Moderately Engaged
2. I play sungka	1.94	Moderately Engaged
3. I play poker	1.94	Moderately Engaged
4. I play mahjong	1.95	Moderately Engaged
5. I play chess	2.00	Moderately Engaged
6. I enjoy playing puzzles and crosswords	1.88	Moderately Engaged
7. I play card games	1.94	Moderately Engaged
8. I play online/mobile games	1.90	Moderately Engaged
Average	1.93	Moderately Engaged

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

Table 15.2 shows that the respondents are moderately engaged in terms of indoor games with 1.88 computed mean. Specifically, playing chess got the highest engagement among the respondents. Having 2.00 weighted mean and verbal interpretation of moderately engaged. Playing bingo (item 1) and playing puzzles and crosswords (item 6) got the lowest rating with 1.88 mean but still the verbal interpretation was moderately

engaged. In terms of indoor games, the engagement of the respondents was moderate with computed weighted mean of 1.93.

Retirees that were actively participating to these kind of activity may enhance their mental stimulation.

**Table 15.3**

*Weighted Mean and Interpretation of the Responses According to Music, Arts And Crafts*

Items	Mean	Verbal Interpretation
1. I visit museums	1.17	Not Engaged
2. I like pottery	1.19	Not Engaged
3. I love cooking	2.36	Strongly Engaged
4. I watch drama series	1.85	Moderately Engaged
5. I go to concerts	1.34	Not Engaged
6. I watch musical plays	1.06	Not Engaged
7. I go to recitals	1.08	Not Engaged
8. I enjoy painting	1.31	Not Engaged
9. I like gardening	2.42	Strongly Engaged
Average	1.53	Not Engaged

*Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged*

The table shows the level of engagement of the respondents in terms of music, arts and crafts. Among the items, items 3 and 9 received high level of engagement from the respondents. Item 9 with mean of 2.42 and verbal interpretation of strongly engaged presented that the respondents like gardening. The result was supported by the statement of Lowry (2013), on the article published in Forbes.com, which states that retirees fill their time writing, biking, hiking, gardening, volunteering, traveling, reading and having lunch with friends. Moreover, item 3 which shows that retirees love cooking with mean of 2.36 and verbal interpretation of strongly engaged also. It is good to note also that respondents are moderately engaged in watching drama movies (item 4) with mean of 1.85. Items 1,2,5,6,7, and 8 received low engagement from the respondents having mean of less than 1.67. In terms of music, arts and crafts, respondents have long engagement with 1.53 as weighted mean.

**Table 15.4**

*Weighted Mean and Interpretation of the Responses According to Hobbies*

Items	Mean	Verbal Interpretation
I love to read books	1.80	Moderately Engaged
I like going out for a movie	1.85	Moderately Engaged
I love to go to the mall	2.51	Strongly Engaged
I go shopping	2.53	Strongly Engaged
I love listening to the radio	2.13	Moderately Engaged
I like to jog every morning	2.45	Strongly Engaged
I go to the gym	1.00	Not Engaged
I join a dance class	1.02	Not Engaged
I enjoy zumba session	1.11	Not Engaged
Average	1.86	Moderately Engaged

*Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged*

The table shows the engagement of the retirees in terms of hobbies. Among the items, items 3, 4 and 6 received verbal interpretation of strongly engaged having mean of 2.51, 2.53 and 2.45 respectively. Item 3 indicates that respondents are strongly engaged in going to the mall, item 4 shows that they love shopping and item 6 which shows that the respondents like to jog every morning which also received higher engagement in the health status table. However, items 7,8 and 9 got no engagement. Respondents are not engaged in going to the gym (item 7), joining dance class (item 8) and enjoying zumba (item 9). According to Brandon (2016), retirees as they approach their life after they retire, get to slow down and linger over meals and shopping. They can sleep whenever they want, watch the television or do home maintenance. They have the control of their life, so they can still work part time when they want. They can now have the control of their meals and do not need to rush every morning. Some of the retirees do volunteering, shopping, reading, socializing, surfing the net, exercise and they have the power to do whatever they want.

**Table 15.5**  
*Weighted Mean and Interpretation of the Responses According to Dining and Relaxation*

Items	Mean	Verbal Interpretation
1. I visit spa/massage parlor	1.89	Moderately Engaged
2. I enjoy dining out with family	2.48	Strongly Engaged
3. I often visit a café	1.85	Moderately Engaged
4. I dine in a restaurant	1.79	Moderately Engaged
5. I eat in a fast food	1.88	Moderately Engaged
6. I enjoy yoga session	1.12	Not Engaged
Average	1.88	Moderately Engaged

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

The table shows the weighted mean and its verbal interpretation of the dining and relaxation of the respondents. Based on the results, item 2 received strong engagement from the retirees having mean of 2.48 with strongly engaged as verbal interpretation. After the retirees have been busy working with their life, they are enjoying the company of their children by dining out with them. As we can observe, item 3,4 and 5 got moderate engagement from the retirees. It can be concluded that its either cafe, restaurant, fast food or malls as indicated in the previous table are the venue of their dining out for family bonding. However, retirees shows no engagement to yoga since yoga is very rare offered in some areas.

**Table 15.6**  
*Weighted Mean and Interpretation of the Responses According to Travel*

Items	Mean	Verbal Interpretation
1. I like to discover new places	1.92	Moderately engaged
2. I like to travel locally	2.37	Strongly Engaged
3. I like to travel abroad	2.43	Strongly Engaged
4. I like to travel on a cruise	1.95	Moderately engaged
5. I go to a resort	1.86	Moderately engaged
6. I enjoy hotel facilities	1.91	Moderately engaged
7. I enjoy road trips	1.12	Not Engaged
8. I enjoy nature/adventure trips	1.92	Moderately engaged
9. I go to theme park	1.35	Moderately engaged
10. I enjoy a motor coach tour	1.13	Not Engaged
Average	1.80	Moderately engaged

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

The table showed the mean and verbal interpretation of the experience of the respondents in terms of travel. In this table, it is shown that items 2 and 3 got the highest means of 2.37 and 2.43 respectively with verbal interpretation of strongly engaged. They have time to travel and pay as much as they earned from their previous jobs. The findings was supported by United Nations World Tourism Organization. They concluded that in 2013, adventure tourism market study discovered that people who travel for adventure experiences tend to be well-educated, with 48% holding a four-year degree or higher credential. They value natural beauty and rank this as the highest factor when choosing a destination, and the most cited reasons for their travel are “relaxation, exploring new places, time with family, and learning about different cultures”. The respondents moderately engaged in enjoying hotel facilities, enjoying nature, going to themed park, travelling on a cruise and discovering new places. Moreover, the lowest rate given by the respondents has a mean of 1.13 in item 10 which states that respondents enjoy road trips. In terms of travel engagement, respondents have general mean of 1.80 with verbal interpretation of moderately engaged. The result also supports the study conducted by Nimrod (2008), showed that retirees are more likely to engage in recreational activities and travelling. With more time available, and fewer work and family responsibilities, retirees feel that they can travel whenever they want, for as long as they wish, which also provides an opportunity to travel differently.

Table showed the social or community based engagement of the respondents and its verbal interpretation. Among the items presented, item 1 got the highest rating with 1.96 and verbal interpretation of moderately engaged. This item stated that the respondents is a member of an association. Item 3 has a close mark with item 1 with 1.95 with similar verbal interpretation which includes that the respondents are joining pilgrimages. Items 2 and 4 are also too closed with 1.88 and 1.89 weighted mean respectively. Both of the items have a verbal

interpretation of moderately engaged which states that the respondents are participating in volunteering and civic activities and joining church organization. Over all, the respondents are moderately engaged in terms of social or community based activities. McCluskey (2010), listed resources that are being dedicated to wellness among senior citizens. Some of these resources are travel programs that older people truly enjoys, volunteering brings valuable experience, wisdom and compassion to others, enjoying theme park activities, going out for entertainment an arts, doing outdoor activities through local parks, learning the art of socialization that is believed to have a potent therapeutic combination for the brain.

**Table 15.7**

*Weighted Mean and Interpretation of the Responses According to Social/Community Base Activities*

Items	Mean	Verbal Interpretation
1. I am a member of an association	1.96	Moderately engaged
2. I participate in volunteering and civic activities	1.88	Moderately engaged
3. I join pilgrimages	1.95	Moderately engaged
4. I join church organization	1.89	Moderately engaged
Average	1.92	Moderately engaged

*Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged*

**Table 16**

*Weighted Mean and Interpretation of the Responses According to Different Recreational Activities*

Value	Mean	Description
Sports Activities	1.41	Not Engaged
Indoor Games	1.93	Moderately Engaged
Music, Arts and Crafts	1.53	Not Engaged
Hobbies	1.86	Moderately Engaged
Dining and Relaxation	1.88	Moderately Engaged
Travel	1.80	Moderately Engaged
Social/Community-Based Activities	1.92	Moderately Engaged

*Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged*

Table 16, shows that sports activities has a mean rating of 1.41 for sports activities with an interpretation of not engaged, indoor games with a mean rating of 1.93; music, arts and crafts with a mean rating of 1.53; hobbies with a mean rating of 1.86; dining and relaxation with a mean rating of 1.88; travel with a mean rating of 1.80; social/community-based activities. Recreational activities have the following benefits: physical, mental and social benefits. The physical health benefits of staying active include reduced obesity, a diminished risk of disease, enhanced immune system and most importantly, increased life expectancy. Mental health disorders pose a significant public health burden and are a major cause of hospitalization and disability. Regular physical activity during recreation can reduce the severity of many mental health disorders, enabling individuals to better cope with their daily lives (Schwarzenegger et al., 2005).

Table 17 shows the motivational status of the respondents in terms of emotional and social reasons. The table indicates that item 9 which states that respondents like to share insights in which we normally observe to elderly that they fond of telling stories especially anecdotes or sentimental part of their lives got the highest rate. Close to item 9 were items 1 and 10 which indicate to reduce stress and to rest and relax respectively with mean of 1.96 and agree as verbal interpretation. To develop friendship and camaraderie got the lowest rating of 1.88 but has similar verbal interpretation of agree. Nova Scotia Recreation Professionals in Health, (NSRPH) Week 2010, cited that recreation services and leisure experiences help people with physical, cognitive, social or emotional limitations that make the most of their lives. they define recreation as empowering, dynamic, treatment, education & purposeful recreation, fun, for people with unique leisure needs, about quality of life, facilitating leisure lifestyles, practiced by recreation professionals, about mind, body, and spirit and important to know about.

In terms of cognitive reasons, respondents have mean of 1.89 which indicated moderate engagement among the items given. Specifically, item 1 (mean of 1.90) receives the highest mark among the items which indicates that respondents want to enhance critical thinking why they are engaging themselves in recreational activities. Moreover, the ratings form each item was closed with either 1.87, 1.88 or 1.89 and with the same verbal interpretation of agree. Items 3,6 and 7 have 1.89, items 2 and 4 have 1.88 and item 5 has 1.87. According to

Petsche (2014), cognitive benefits include mental stimulation such as mental exercise can help to ward off cognitive impairment. Recreational activities that involve creativity, strategic thinking or learning new information or skills provide mental stimulation to participants. Such mental exercise can help to ward off cognitive impairment.

**Table 17***Weighted Mean and Interpretation of the Responses According to Emotional and Social Reasons*

Items	Mean	Verbal Interpretation
1. To reduce stress	1.96	Agree
2. To spend quality time with family	1.93	Agree
3. To promote social bond	1.95	Agree
4. To develop friendship and camaraderie	1.88	Agree
5. To socialize	1.93	Agree
6. To meet new people	1.95	Agree
7. To stay happy	1.95	Agree
8. To be satisfied	1.90	Agree
9. To share insights	1.97	Agree
10. To rest and relax	1.96	Agree
Average	1.94	Agree

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

**Table 17.2***Weighted Mean and Interpretation of the Responses According to Cognitive Reasons*

Items	Mean	Verbal Interpretation
1. To enhance critical thinking	1.90	Agree
2. To increase creativity	1.88	Agree
3. To learn new things	1.89	Agree
4. To explore new opportunities	1.88	Agree
5. To discover new strategies	1.87	Agree
6. To improve mental stimulation	1.89	Agree
7. To apply expertise	1.89	Agree
Average	1.89	Agree

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

**Table 17.3***Weighted Mean and Interpretation of the Responses According to Physical Reasons*

Items	Mean	Verbal Interpretation
To get physically active	1.96	Agree
To enhance endurance	1.94	Agree
To maintain wellness	1.93	Agree
To eliminate the risk of heart attack	1.96	Agree
To increase energy level	1.93	Agree
To strengthen muscle and joints	1.97	Agree
To improve eye-hand coordination	1.96	Agree
To be flexible and strong	1.99	Agree
To improve sleep	1.95	Agree
To decrease agitation and anxiety	1.92	Agree
Average	1.95	Agree

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

With regards to physical reason why respondents are engaged to recreational activities, top reason which receives highest mark was to flexible and become strong with 1.99 mean and verbal interpretation of agree. Next was item 6 in which they want to strengthen their muscles and joints with 1.97 mean. The least was item 10 which indicates the reason that the respondents want to decrease agitation and anxiety. According to Schwarzenegger et al. (2005) the physical health benefits of staying active include reduced obesity, a diminished risk of disease, enhanced immune system and most importantly, increased life expectancy. Mental health disorders pose a significant public health burden and are a major cause of hospitalization and disability. Regular physical activity during recreation can reduce the severity of many mental health disorders, enabling individuals to better cope with their daily lives.

**Table 17.4**  
*Weighted Mean and Interpretation of the Responses According to Therapeutic Reasons*

Items	Mean	Verbal Interpretation
To enhance self-esteem	1.97	Agree
To help alleviate trauma	1.92	Agree
To enhance hand-eye coordination	1.91	Agree
To develop problem solving skills	1.93	Agree
To stimulate mind	1.93	Agree
To increase critical thinking and preserving memory	1.93	Agree
To feel sense of accomplishment	1.96	Agree
To boost his or her sense of well-being,	1.92	Agree
Average	1.94	Agree

Legend: 2.35 – 3.00=Strongly Engaged; 1.68 – 2.34= Moderately Engaged; 1.00 – 1.67 =Not Engaged

Table 17.4 shows the therapeutic reasons of the respondents why they involve themselves in recreational activities. Item 1 and 2 got the top two highest rating from the respondents. The respondents agreed that engaging themselves in recreational activities make them enhance their self-esteem and make them feel sense of accomplishment with 1.97 and 1.96 weighted mean respectively. To enhance hand-eye coordination was item 3 which got the lowest agreement among the respondents having 1.91 weighted mean. According to McCluskey (2010), travel programs that older people truly enjoys, volunteering brings valuable experience, wisdom and compassion to others, enjoying theme park activities, going out for entertainment an arts, doing outdoor activities through local parks, learning the art of gardening and socialization that is believed to have a potent therapeutic combination for the brain.

**Table 18.1**  
*Test of Significant Relationship between the Financial Status of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	0.484	0.000	Ho rejected	Significant relationship
Music, Arts and Crafts	0.447	0.000	Ho rejected	Significant relationship
Hobbies	0.529	0.000	Ho rejected	Significant relationship
Dining and Relaxation	0.557	0.000	Ho rejected	Significant relationship
Travel	0.504	0.000	Ho rejected	Significant relationship
Social/Community Based Activities	0.354	0.000	Ho rejected	Significant relationship
Indoor Games	0.42	0.000	Ho rejected	Significant relationship

The table shows the relationship of financial status of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement. Financial status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05.

Table 18.2 shows the relationship of health status of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement. Health status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05 specifically to sports activities, music, arts and crafts, hobbies, dining and relaxation, indoor games.

**Table 18.2**  
*Test of Significant Relationship between the Financial Status of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	-0.57	0.000	Ho rejected	Significant relationship
Music, Arts and Crafts	-0.555	0.000	Ho rejected	Significant relationship
Hobbies	-0.33	0.000	Ho rejected	Significant relationship
Dining and Relaxation	-0.222	0.001	Ho rejected	Significant relationship
Travel	-0.122	0.082	Ho accepted	No significant relationship
Social/Community Based Activities	3054	0.442	Ho accepted	No significant relationship
Indoor Games	-0.559	0.000	Ho rejected	Significant relationship

Engagement to travel and social/community based activities implies no significant relationship with the

health status of the respondents.

**Table 18.3.1**

*Test of Significant Relationship between the Motivational Status (Emotional and Social Reasons) of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	-0.308	0.000	Ho rejected	Significant relationship
Music, Arts and Crafts	-0.289	0.000	Ho rejected	Significant relationship
Hobbies	-0.021	0.768	Ho accepted	No significant relationship
Dining and Relaxation	0.061	0.385	Ho accepted	No significant relationship
Travel	0.186	0.007	Ho rejected	Significant relationship
Social/Community Based Activities	0.305	0.000	Ho rejected	Significant relationship
Indoor Games	-0.309	0.000	Ho rejected	Significant relationship

The table shows the relationship between (emotional and social reasons) motivation of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement. Emotional and social reasons/motivational status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05 specifically to sports activities ,music, arts and crafts , travel, social/community based activities, indoor games. Respondents' engagement to their hobbies, dining and relaxation, travel implies no significant relationship with the emotional and social reasons/motivational status of the respondents.

**Table 18.3.2**

*Test of Significant Relationship between the Motivational Status (Cognitive Reasons) of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	-0.159	0.023	Ho rejected	Significant relationship
Music, Arts and Crafts	-0.164	0.019	Ho rejected	Significant relationship
Hobbies	0.077	0.275	Ho accepted	No significant relationship
Dining and Relaxation	0.154	0.028	Ho rejected	Significant relationship
Travel	0.254	0.000	Ho rejected	Significant relationship
Social/Community Based Activities	0.324	0.000	Ho rejected	Significant relationship
Indoor Games	-0.18	0.100	Ho accepted	No significant relationship

The table shows the relationship between (cognitive reasons) motivation of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement. Cognitive reasons/motivational status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05 specifically to sports activities, music, arts and crafts, dining and relaxation, travel and social/community based activities. Respondents' engagement to their Hobbies and Indoor Games implies no significant relationship with the cognitive reasons /motivational status of the respondents.

Table 18.3.3 shows the relationship between (physical reasons) motivation of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement.

**Table 18.3.3**

*Test of Significant Relationship between the Motivational Status (Physical Reasons) of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	0.345	0.000	Ho rejected	Significant relationship
Music, Arts and Crafts	-0.332	0.000	Ho rejected	Significant relationship
Hobbies	-0.109	0.121	Ho accepted	No significant relationship
Dining and Relaxation	-0.02	0.774	Ho accepted	No significant relationship
Travel	0.088	0.211	Ho accepted	No significant relationship
Social/Community Based Activities	0.156	0.025	Ho rejected	Significant relationship
Indoor Games	-0.337	0.000	Ho rejected	Significant relationship

Physical reasons/motivational status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05 specifically to sports activities, music, arts and crafts, social/community based activities and indoor games. Respondents' engagement to their hobbies, dining and relaxation, and travel implies no significant relationship with the physical reasons /motivational status of the respondents.

**Table 18.3.4**

*Test of Significant Relationship between the Motivational Status (Therapeutic Reasons) of the Respondents Across Recreational Activities*

	r	p value	Decision	Interpretation
Sports Activities	-.331	.000	Ho rejected	Significant relationship
Music, Arts and Crafts	-.325	.000	Ho rejected	Significant relationship
Hobbies	-.101	.150	Ho accepted	No significant relationship
Dining and Relaxation	-.023	.743	Ho accepted	No significant relationship
Travel	.124	.075	Ho accepted	No significant relationship
Social/Community Based Activities	.166	.017	Ho rejected	Significant relationship
Indoor Games	-.342	.000	Ho rejected	Significant relationship

The table shows the relationship between (therapeutic reasons) motivation of the respondents to their recreational engagement classified as to their engagement to sports activities, indoor games, music, arts and crafts, hobbies, dining and relaxation, travel and social and community engagement. Therapeutic reasons/motivational status as shows in the table happens to be an important factor on the level of engagement of the respondents to recreational activities since the p value is less than 0.05 specifically to sports activities, music, arts and crafts, social/community based activities and indoor games. Respondents' engagement to their hobbies, dining and relaxation, and travel implies no significant relationship with the therapeutic reasons /motivational status of the respondents.

## 5. The Interview

The interviews lasted an average of 15-20 minutes. Respondents were asked to tell their retirement stories. The respondents were also asked to describe their life after retirement and provide some background related to their life history, they were asked to describe their post retirement activities and how they had changed since retirement. After citing their retirement stories, respondents were ask how financial, health and motivational factor affects their recreational activities.

**Life after Retirement** - Most participants perceived retirement as an opportunity to do whatever they like to do. They have now more time to spend with their family and loved-ones, and without worrying about getting late for work and fewer obligations. They can now spend any recreational activity that they wanted to engage with and even if they choose not to engage with those activities. Their responds were reflected by the following statements;

Ms. N. 65, Female. "I am usually staying at home, because I am not working now, most of the time, but I like travel to different places, that is my favorite recreational activity". "I like to go to beautiful places here in the Philippines and abroad. Those are the activities that I enjoy". In a year, I cannot count those days that I am out to travel, but to estimate, I travel frequently since those activities are the things I like the most and I enjoy doing those things. "One more thing I like when travelling is seeing those beautiful sceneries, those nature-made destination, I like to see them always and amazed by God's beautiful creations. Those places in the Philippines were truly nature-made and it's nice to see them all. When in abroad, I also see beautiful sceneries but here in the Philippines are the best, I like to explore more places here in the Philippines than abroad. "If I will compare my life now and my working days before, I can say that I am enjoying my life now, because I am not stress, and don't have to go to work every day". I can sleep whenever I want and do whatever I like, unlike when I was still working, all my time was spend at work". Now I can say that I am a Full-time traveler (hahaha), because now I can go to the places I've never been before. In fact recently, I've been to Canada and spend almost 2 months

there. I have no restriction and do not force to get back here because of work.....When I am doing a recreational activity, sometimes I spend it together with my sisters and niece but sometimes I can do it alone specially when travelling abroad...My retirement somehow, affects my recreational engagement in a positive way because now, I have more time to spend anything what I want....Those recreational activities that I am doing before are also the same as what I do now but to add more to my life, I can do more things now, unlimited”....

Similar response were acquired with Mrs.R, she explains how retirement affects her living. She also stated some personal experiences of being a retired individual; Mrs. R, 65. Female. “When I retired, most of the time when my grandchildren were here, I am the one who are taking care of them, somehow I enjoy it. After that when my children arrived from work, we will go to the mall, walking and go shopping at the supermarket and buy all the stuffs I want. I can say that I am an outgoing individual....Going to the mall and dining out are the usual activities that I am frequently engaged with. Sometimes, specially this summer we go to the beach to go on swimming....Yes, my retirement affects my recreational activities in terms of time management concerns. Now that I am retired, I am free to go to any place, do what I want without restrictions. Because if I will be comparing my life before and today, I think I enjoy my life now because I am not stress anymore with my work. I don’t need to rush to work and feel stress everyday....I’m not working anymore, but I do volunteering as a part of my recreational activities. I render my service to my community....Now that I am retired, I can go far places and also abroad. My time are always on my work, and have a little for my family when I was working, unlike today I’m free to do what I want to do. I enjoy travelling a lot. I want to travel with my family most of the time. I love to be with them specially while I am doing recreational activities....I prefer to be with my family always. I enjoy their company and they make me feel happy always and to assist me in travelling....When doing recreational activities, I don’t mind staying for a long period of time in a particular destination because I have no commitment like having fixed schedule to obey”.

Retirement for Ms. VL. 66 years old. Female. And Ms. E. 68 years of age. Female, was enjoyable and people involvement makes her retirement day more meaningful. As they stated: Ms.VL, 66, Female. “After retirement I join a volunteer group, as a volunteer catechist....When I retired, I look for some activities that will make my time more meaningful. Our group teaches children for free, those activities make me feel sense of accomplishment in my life now. It’s fulfilling to see those children learn and develop their good values.....Other things that I enjoy are travelling and going to those place where I and my grandchildren can play together....We join pilgrimages, outing, recreational activities, retreat...I almost experience different kind of activities...If I will compare my life now and my life when I was still working, I think I enjoy my life now because I am not stress with my work. I don’t need to rush to work and feel stress. I am free to go to places I like to go. Anytime I if I like, I can go to the mall, do some shopping and do walking. Today I can sleep longer and rest as long as I want...I also do household chores since I’m not working anymore. I do cleaning and washing dishes and gardening. I have more time to spend at home now. I prefer to do recreational activity with my family or friends coz its more enjoyable if you have some people to accompany you when you go somewhere to relax. But most of the time I am with friends because my children are already working and my husband has his own recreational activity, so most of the time when I do recreation I am with friends. Our volunteer group is always having a quality time together by arranging tours or pilgrimages. We are frequent travelers, as a matter of fact we will be planning to go Laguna for 3 days retreat, last time we’ve been to Baguio. We travel a lot specially when I’m with friends”..Ms. En, 68, Female. “When I retired from work, I devote my time to serve the church. Until now I am a member of a church organization in our parish. Me and my family opened different kind of businesses. We opened a pawnshop and a canteen. After some years I became distributor of textiles. But most of my time was devoted to the church and its civic activities”.

For Mrs F., retirement let’s her move freely and work part time according to her preferences. As she stated; Mrs.F.68, Female. “Now that I retired,.I have do a part time job. I do tutoring. After that my teaching class go biking. I go to the farm using my bicycle. For me it’s one of my recreational activity. I really enjoy biking. I feel happy when I am biking. When biking, its most of the time I do it alone because it is my form of transportation to the farm at the same time I enjoy it. Biking makes my legs stronger. In fact, because of biking it lessen the

effect of arthritis on my age. As a teacher, I also love singing and painting. Those are the activities I like the most. I am a music lover. I love those music during the 60's..... If I will compare my life now and before, I think I enjoy the one I have now because I am not stress and I don't need to wake up early to go to work. Now I am free to go to places I like. If I like, I can go to the mall, do shopping and just look for on-sale items”.

As to compare with the responses above with Mrs. VK experience of life after retirement, she stated that: Mrs. VK, 65, Female. “When I retired, I just stay at home and do household chores. I want to finish household chores and it makes me busy now. I still do part time job because I want to keep myself busy and active. When I was working there are team buildings and outings. I join those kind of event organize by the company where I work before and I think that is enough. I don't like to go different places because of travelling time and I am getting tired of riding transport vehicles. I'm just not use to traveling since I have experience it already. I'm not an outgoing individual, I prefer to stay at home and do household chores and do my work and going to the church”

Ms. F stated that retirement for her means that you can do whatever you like to do and even not to do anything; Ms. F , 69. Female. “Most of the time I just spend at home. I have so many things to do at home. After doing household work, I just rest and sleep and then go for a walk to my relatives to socialize, or sometimes I watch t.v for pleasure ... Those are the activities that makes be busy”.

As cited with Mr. L statement of his retirement, he explains that retirement let him stay more time at home and just be with his family. Mr. L, 65, Male. “When I retired, I want to do whatever I want to do now. Most of the time I stayed at home...The truth is still want to work to stay active. Now I just spend almost every day at home. Anyway I'm comfortable at home. I am living with my family and they are here to assist me always whenever I am in need of anything...I seldom do recreational activity”.

For Mr. J, retirement for him is the opportunity to spend quality time with his family. He briefly explains those activities that he is currently doing as a retiree. Mr. J, 65, Male.“ Now, most of the time I spend my life at home. I like to stay at home because I am comfortable at home than any other place. Even if I am a male, I know how to do household chores. I can clean the house, cook and wash dishes just like my wife can do....When travelling, I can say that I've done so much of that. I just want to enjoy the company of my children and my wife for now. As a seafarer, I have been to almost every country. Hop-on Hop off. I don't want to travel abroad anymore coz I've done enough. During those days, I missed my family so much. Now that I am already retired, it's the time to finally spend every day with them specially with my wife”.

According to Mrs. C, retirement for her open up the opportunity to accomplish more of her responsibility as a wife to her husband and caring grandmother to her granddaughter. She further explains that: Mrs. C, 65, Female. “Most of the time now, I just stay at home and do household chores. I also have a granddaughter and I enjoy taking care of her. Everyday, I am the one who cooks for her and prepare all her things going to school. I am also the one who takes care of my husband, he is old and need an assistance already.....I am now enjoying my life, because I love what I do. Before, I did not able to assist my children to school because I was in abroad working. I've been to far places already. Now I just want to enjoy the being here with my family”.

**Factor 1 – Financial Status** - Most respondents declared that their pension is not enough to support their financial needs but most of them have either saved from their previous employment or being financially supported by their children who had stable income. According to Ms. N:

Ms. N. 65, Female. “I can say that my financial status is just right, although my pension is small, I have other source of financial status like a small apartment business. Other sources are from my relatives, they give me money sometimes....With the pension alone, I can say that it is not enough to support my recreational activities...My relatives...are supportive of me when I want to go on recreation, they even give me some budget to spend with whatever I like to do”

For Mrs. R, financial status influence her recreational engagement with regards with the form or kind of recreational activity. Her pension is enough for her to cover all her expenses and also, her children supports her financially.

Mrs. R, 65, Female. "I don't think that my financial status hinders my recreational activity engagement because I can do recreation whenever I want to. My pension is enough for me and to finance my daily living. My children are also there to support me financially whenever I want to do recreation. My relatives are also there to support me.....I can say that my financial status is just right to spend the recreational activity of my choice".

As the same response with Ms. N, Ms. VL, perceived that her financial status do not depend on her pension alone. Her children supports her and most of their major expenses including their bills, utilities and additional money for recreational purposes.

Ms.VL, 66, Female. "With financial status, I can say that even though my pension is small, my children have stable income and they support me and my husband whenever we go to some places to relax. We are not relaying on our pension alone coz we just receive a small amount every month. But nothing to worry because my children send us money from abroad. All my children have stable income and all of them supports us. They serve as our retirement pension also, because my husband and I, work hard for them to finish their studies and become successful today. They are all loving and respectful person".

Most of the respondents stated that the pension they receive from the social security is not enough to cover all their needs. According to Ms. E, the pension she is receiving only serve as a supplement or just to buy small things like food and some of her maintenance medicine. But like of those retiree's response with regards with their financial status, the support coming from their children constituted a big percent of their financial status.

Ms. E, 68, Female. "I only receive a little amount of pension coming from the social insurance. We still have our textile business up to now but it is not in a regular basis. When there are orders we purchase some materials. Not all the time, we can earn from this business, I can say that I consider it as a part time work only....My children are stable already and they have their own family but all my children support me financially. That adds to my source of financial earnings. We often go out of town, that is my recreational activity. I can say that I am enjoying my life now. I enjoy going to resorts and some activities near the beach. I also enjoy watching plays and operas. My children always invite me to go with them. I am not musically inclined but I enjoy the opera that my children booked for us to see. I just love doing those activities with my children. They always want me to see new things. They always motivates me to engage to different activities. Their reason is to keep me happy...I joined them anyway, since I'm not the one who pays for the activities, its ok hehehe...."

As the same with the response of Mrs. R, Mrs F were asked about her financial status. According to her, she do not need support coming from her children because for her, the pension that she is receiving is enough for her to buy those things that are necessary and those things that she like to buy. Also, her part time job adds to her financial earnings.

Mrs.F, 68, Female. "I can say that my pension is enough for me, but just for me alone, I can buy the things I need and the things I love to buy even those that were not necessary, hahaha. My children don't support me financially because my pension is enough to cover all my daily expenses. Sometimes, we hang out together. But most of the time, I can do anything by myself. Also another source of my income is my part time job. I do a part time as a sort of hobby and to continue educating the children, the youth of today..."

The response of Mr. VK is almost the same with Mrs F's response. Mrs. VK is contented with the amount of money or pension that she is receiving.

Mrs. VK, 65, Female. "I think my pension is enough for me. I can buy whatever I want.....I don't have other source of income and I don't have any business. But no one knows, I can start my own business soon. I think with my pension alone, I can still buy things I want. I just buy what I needed, nothing more, and nothing

less. I take care of my husband because we are living together and he need some assistance in our daily living. Most of the time we were just at home. There are so many things you can do at home. For me, household chores are the same as work”.

Ms. F’s response with her financial reflects that all she have now is enough for her. She lives in simplicity and not spending too much on anything. Her children have also their independent lives and they are not giving her financial support frequently.

Ms. F, 69, Female. “I now have an independent life. My children have already their own family to support. I support myself with the little money that I have. Other might say that what I have it’s not enough but for me whatever I have now is fine and the rest of my properties. I think with the money I have, it is enough to support my needs. When my children give some financial support, I am spending it in a meaningful things. I live in simplicity. I eat anything. I can eat what I want. I can buy whatever I want. Those are just the things that keep me busy and I am contented with what I have”.

With regards to Mr. L’s financial status, he is contented with the pension that he is having right now. His pension is enough for him, for him alone because he does not pay for their utilities and bills but her children, who are living with him.

Mr. L, 65, Male. “I think my pension is just enough for me, but it’s just for me alone and also my children supports me financially. The payment for all utilities were paid by them. So I can say that my pension is just enough for me”.

Mr. J worked for many years to finance his family’s living and for her children to finish college. He have saved from his previous employment and the main source of their financial earnings now is from his children who has stable income.

Mr. J, 65, Male. “About my financial status, I think my pension is not if I will be relying with my pension alone and I have saved a little from my previous employment. Anyways, I’ve done my part as the bread winner of my family. All my children finished college and they are all working now. They also help with our finances and also pay our bills”.

The pension that Mrs. C is receiving is not enough to cover all her expenses. She is just relying mostly on her children to finance their expenses.

Mrs. C, 65, Female. “About my financial status, I can say that I have more savings when I was abroad than before. I am receiving a monthly pension, but it is not enough to cover all the things I need and I want to buy. The only source of my financial earnings today are from my pension and the money that my children is giving to me. Somehow, I can say that I am lucky enough to have them, always. They are the one who is paying for all our bills and utilities. So somehow I have nothing to worry about as of these days....I just wish that my pension increases over sometime, so I can buy some extra things that I like hahah....All in all, I can say that I can survive in my daily needs... I can buy those things that were not really necessary and I can cook delicious meals. I just wish, if possible, my pension increase. If that happens, it would be a great help to finance all our expenses”.

**Factor 2 – Health Status.** As with the health status of the respondents, most of them perceived to be healthy at their current age and self-assessed health status. Most respondents were experiencing age related health conditions like high blood pressure, arthritis, eye trouble, diabetes, foot or limb problems and other health complaints but as they rate their over-all health they perceived to be healthy and those mentioned health conditions do not directly affects their recreational activities. As to further describe their health status, statements were expressed by the following respondents.

Ms. N. 65. Female. “I can say that at my age, I am healthy and I can do what I like to do without the assistance from anybody....about recreational activities, I can say that I am not engage with sports activities, I

just focus on travelling and seeing those beautiful places, going to the mall....somehow I am moderately engaged in walking...Those age related health conditions do not affect my recreational activity engagement, in fact those health conditions suddenly fade away when I am travelling,. It's like I am getting stronger and it makes me happy when engaging in recreational activities”.

For Mrs. R, she perceived to have a healthy body despite of being senior citizen. At her health status now, age-related health conditions were already present but they doesn't hinder her recreational engagement.

Mrs. R, 65. Female. “Yes, I feel healthy at my age, I am health conscious and very careful with the food that I eat to maintain a strong body. When travelling, I can do physical activities like swimming but not those hard adventure one. I do exercise, jogging, walking and sometimes I join zumba session whenever available.....I don't think that my health conditions affects my recreational activities. I have maintenance medicine to keep me strong.....When travelling I don't need special assistance to go on with me, coz I am healthy anyway”.

As stated by Ms. VL, she feel healthy and sound despite of her age now. Most of senior citizen commonly have different health related complaints but for Ms. VL, they cannot stop her from doing what she love.

Ms.VL, 66, Female. “In terms of my health conditions, I can say that I am healthy and sound. I can do biking and sometimes swimming specially these days are so hot and all of people just want to indulge in water....When doing recreational activities I can say that I do not need special assistance when doing those activities. I can do it alone but I want my friends to be around whenever I do recreational activities”.

As perceived by Ms. E, she cannot say that she is very healthy at her current health status but she can still do cooking and do household chores. For Ms. E, her health status doesn't hinder her recreational engagement.

Ms. E, 68, Female. “I can't say that I am 100% healthy because I am diabetic, I have food restriction and had to take medicine as my maintenance.....But with regards with recreational activity engagement, I can say that my health condition does not affect my activities. I can still go to different places with my family even though I have arthritis. I can still walk at my age without assistance. Somehow, I know what my body needs. I can still engage myself to those activities that I like. Those health conditions does not affect my activities a lot, I even go to the market to buy stuff for cooking and when I reach home I will still cook what I bought and after wash the dishes after meal”.

At her current status, Mrs. F assessed her health status as healthy and sound. As a matter of fact she can still do household chores just like before.

Mrs.F, 68, Female. “In terms of my health conditions, I have already those age-related health conditions but it doesn't hinder my recreational activities. As a matter of fact, I feel healthier when I recreate. I can still do household chores and child-rearing.”

Mrs. VK is currently experiencing age-related health conditions like arthritis but according to her she still feel healthy at her age and it doesn't affect whether she engage with recreational activities or not.

Mrs. VK, 65, Female. “With my health status, I am very healthy on my age now. I have arthritis but it doesn't hinder me from working. Im not that engaged with exercise because working at the house is already exhausting and it's a form of exercise for me already. When I am done with my household work, I just rest and sleep. Sometimes I watch tv or listen to the radio”.

Ms. F stated that at the moment, she is still healthy despite of her age. But also because of her age she is not engaging herself to sports activities or hard adventure recreations.

Ms. F, 69. Female. “In regards with my health status, I can say that I am healthy and strong I'm not that engaged with sports activities because working at the house is already my exercise”.

Mr. L had his major operation, but at the moment he feels fine and does not complaining about anything happening on his body. His doctor prescribe him not to do hard activities but recommends to do some exercising and maintain his diet.

Mr. L, 65, Male. "About my health status, as of the moment I feel ok but my physician told me to monitor my health because I had a major operation. I should have to be extra careful in doing recreational activity.... Before I do active recreation like basketball but because of my age and my heath condition, I was refrained from doing those activities. I was advised that the best exercise that I can engage is just walking. I was refrained from doing active activities. Now I just sit in the house do some readings. Sometimes I just want to remember those memories I have before. Sometimes I cannot recall those activities. Sometimes we go on a travel or vacation with my family but to only nearby areas".

According to Mr. J, as of the moment, he perceived to be healthy and sound at his age. He thinks he can do anything without any restriction.

Mr. J, 65, Male. "About my health status, I can say that I am at my best health. I am capable to do anything. I can also do travelling if only I want to, but as I said I've done enough. Maybe if just here in the Philippines, I can drive all the way".

Mrs. C perceived to have a good health condition. As a matter of fact she in inclined with biking and join zumba session. She also manage to do household chores.

Mrs. C, 65, Female. "About my health status, I can say that I am healthy. I can still jog, do biking, yes...Sometimes, I join zumba session but not that frequent because I am busy doing my responsibilities in the house. Doing household chores is already a form of exercise for me. But I love what I do. I also have health complaints but I can still manage to move freely and do household chores... Those health problems were just associated by aging. I know I'm not get any younger, I am aware of that. But, I am thankful that I am healthy and sound...I can still do those things I want to do".

**Factor 3 - Motivational Status** . Most of the respondents have emotional/social reason why they engage themselves to recreational activities. The benefit of satisfaction they acquire was the main reason why most retirees engage with recreational activities. Another reasons were related to physical benefits of recreation where they want to stay active to be able to stay healthy. Other reasons stated by the respondent includes cognitive benefits where they find recreational activity enjoyable, releases stress and improve mental stimulation. They also explains that the therapeutic benefits from engaging in recreational activities alleviates trauma and enhance self-esteem. According to them:

Ms. N. 65, Female. "My relatives and family somehow affects my decision to engage in recreational activities, but in the end my decision will be the final verdict. If I want to go, I will sure to pursue it no matter what....When travelling, I am amazed by nature. When I go to different places, seeing those beautiful scenery while in the car really amazed me.....I think that engaging in recreational activities makes me stronger, it makes me feel happy and the burden and stress was being relieved. When walking, it increase my stamina and limbs".

In terms of motivational status, Mrs. R prefer to perform or engage with recreational activities with her family. Other reason why she engage herself in different recreation is that she can stay active and makes her feel good.

Mrs. R, 65. Female. "My family motivates me to travel and do recreational activities. I am happy when I am spending enjoyable activities with my family. Whenever we go out on a trip, it makes me happy and it lessen my stress and worries coz I am enjoying".

According to Ms. V, her friends and family motivates her to engage with recreational activities. Other reasons for engaging in recreational activities is that she feel stronger and feel refreshed when she do recreation.

Ms.V, 66, Female. “My friends and family affects my decision to engage with recreational activities. They are the one who motivates me to do recreation.....I have also my own reason to do recreation because when I travel I feel happy and feeling a sense of accomplishment. I feel stronger and I feel refreshed”.

Based on Ms. E’s statements, her family contributes a lot and the primary reason why she frequently engaging in different activities. She enjoys the company of her children and she feels happy whenever she is with them doing recreational activities.

Ms. E, 68, Female. “My family contributes a lot with my travel and recreational activity engagement. They are the one who pushes me to go with them to different places and try different activities. Sometimes, I just want to stay at home, then here they are inviting to some place and to another. They said they just want me to enjoy. But they are right, I really enjoy those activities and specially when I’m with them. We create wonderful and unforgettable memories. When we go to different places, I can say that I really enjoy it. At the first time, I don’t want to go but if I already did, then I will realize that they are right. It’s really beautiful here and it makes me happy and relieved my worries and stress”. .....At my age I still want to some exercises, I even wants to run but my limb problem prevents me to do so. When my husband is still alive we walk every morning, but now I rather stay at home or here in the church to serve people...I am also a member of an association. This association have its regular meeting, every month specially when a member celebrates their birthday, we dine in to different restaurants. You know what I enjoy the most with our dining trip? It’s when we talk about of ourselves. We talk about crazy things like our ailments and laugh at them afterwards. So memorable....My friends are so funny and at the end of the day we are all laughing....My family and friends motivates me to engage in different recreational activities”.

Mrs. F’s reason for engaging in recreational activities of her choice is that when doing those activities she feel stronger and it makes her happy.

Mrs.F, 68, Female. “I am not inclined with those hard activities. I just like to go biking and walking...I believed that engaging myself to recreational activities makes me feel stronger and makes me happier”.

Mrs. VK prefer to do household work than to engage in different recreational activities. For her, doing household works serves as her recreational activities already.

Mrs. VK, 65, Female. “For me, those are the activities that makes be busy. I don’t like to go far places coz for me, those activities are tiring and requires more money to spend. I prefer to do my household works...”

Similarly with Ms. VK’s response, Ms. F doesn’t engage herself to different recreational activities. She finds walking and doing household chores as her form of recreation.

Ms. F , 69. Female. “I don’t like to go on a trip or sort of things, they are not my hobbies, and those activities only tires me. I would rather do the household works. When I am alone, I will just visit my relatives and talk to them. When I’m finish with household works I go on for a walk”.

For Mr. J, his family affects his recreational engagement. His decision to engage in recreational activities was influenced by his family, specially to travel. He used to travel a lot before specially abroad because of the nature of his work. If he will travel, he prefer to travel domestically together with his family.

Mr. J, 65, Male. “Travelling domestically can be my sort of motivation to go out...But only when I’m with my family...My family affects my decision to travel. If they want to go, maybe I can drive them wherever they like to go”.

Mrs. C stated that her decision to do recreational activities was influenced by her family. For her doing something you love is more enjoyable if it will be spend with family.

Mrs. C, 65, Female. “When I travel, I can take good care of myself. It is just happier if I spend some time

together with my family...You know like going out for a vacation. They are the one who motivates me to go anywhere. Because I believe, doing some recreation for a while gives you a break from your daily routine. It helps you stay more active and enjoy your retirement days”.

The financial status of the respondents do not directly affect the recreational engagement of the retirees because they have either saved from their previous employment, had a business or being financially supported by their children. The health status of the respondents were perceived to have a positive idea that most retirees were healthy and are able to engage in a particular recreational activity of their choice. Among the (3) three factors, the motivational status of the respondents has a higher effect on the engagement and non-engagement of retirees towards recreational activities.

## 6. Conclusions and recommendations

Based on the findings of the study, the following conclusions were drawn: Most of the respondents have a high engagement to with indoor games, hobbies, dining and relaxation, travel and social/community based activities and some perceived to have moderate engagement in Sports Activity due to their decreasing stamina of the retirees and because of their current health conditions. However, biking and badminton were among the sports activities that some of respondents are engage with.

Based on the result of the study, the following were concluded. The financial resource of the respondents were either from their bank savings, insurance and time deposits. Some have saved from their previous employment, and others were relying from their children who have a stable income and their children support them financially. The health status shows that the retirees *can still do household chores* it implies that they are still healthy and strong but because of aging, they have now *food restrictions* to consider. Retirees engagement to recreational activities were greatly influenced by their motivation. The motivational factor has a higher effect on retirees decision to engage and not to engage in recreational activities. Financial problems do not directly affects the recreational engagement of retirees 4.1 because of other source like business and support from their children. The health status of the retirees does not hinder their recreational engagement but motivation does. There are significant relationships between the factors and the recreational engagement of the retirees in terms of financial, health and motivational status.

Based on the finding and conclusions of the study, the following recommendations are offered: The community or barangays may construct a bicycle lane or bicycle center facilities in their area to provide a safe-biking place for retirees. Restaurants should provide a more healthy options for retirees with food restrictions and for them to enjoy dining in with their families. Travel agencies, hotels and transport agencies may create a unique kind of itinerary and provide special facilities to cater the needs of travelling retirees. The community may conduct activities and charity clinic involving retirees as their members to help them stay active. The community should be open and accept retirees who are still capable of working and willing to do a part time job.

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